



Substitute for form 1449/PTO  
**INFORMATION DISCLOSURE  
 STATEMENT BY APPLICANT**

(use as many sheets as necessary)

**Complete if Known**

Application Number	09/677,535
Filing Date	10/02/2000
First Named Inventor	Bruce BENT et al.
Art Unit	3696
Examiner Name	Daniel S. Felten
Attorney Docket Number	049212-0103

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**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No.	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
	E1	US - 5,220,501	06-15-1993	LAWLOR et al.	
	E2	US - 5,424,938	06-13-1995	WAGNER et al.	
	E3	US - 5,644,727	07-01-1997	ATKINS	
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Examiner  
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/Daniel Felten/

Date  
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06/22/2009

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## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code* Number* Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	*6
	E59	WO - 02/42952	05-30-2002	COMMONWEALTH BANK OF AUSTRALIA		

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Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	*6
	E60	Lawsuit by Island Intellectual Property LLC, Lids Capital LLC, and Double Rock Corporation against Promontory Interfinancial Network, LLC and MBSC Securities Corporation, including Cover Sheet, Summons, Complaint and Rule 7.1 Statement, March 24, 2009, Case No. 09 CV 2675.	
	E61	Lawsuit by Island Intellectual Property LLC, Lids Capital LLC, and Double Rock Corporation against Deutsche Bank AG, Deutsche Bank Trust Company Americas and Total Bank Solutions, LLC, including Cover Sheet, Summons, Complaint and Rule 7.1 Statement, March 24, 2009, Case No. 09 CV 2677.	

Examiner Signature	/Daniel Felten/	Date Considered	06/22/2009
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E70		AB 2011 Assembly Bill - CHAPTERED, <a href="http://www.leginfo.ca.gov/pub/bill/asm/ab_2001-2050/ab_2011_bill_20060925_chaptered.html">http://www.leginfo.ca.gov/pub/bill/asm/ab_2001-2050/ab_2011_bill_20060925_chaptered.html</a> , 2006, pp. 1-3.		
E71		AB 2011 Assembly Bill - ENROLLED, <a href="http://www.leginfo.ca.gov/pub/bill/asm/ab_2001-2050/ab_2011_bill_20060816_enrolled.html">http://www.leginfo.ca.gov/pub/bill/asm/ab_2001-2050/ab_2011_bill_20060816_enrolled.html</a> , 2006, pp. 1-3.		
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	E75	Capital Briefs: Corporate Checking Account Relief Sought, American Banker, Vol. 162, July 28, 1997, 1 Sheet.		
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	E82	Financial Services Industry, "Web Watch: Trading Company Bundles CDs For Better Rates," Community Banker, June 2002, online, <a href="http://findarticles.com/p/articles/mi_qa5344/is_200206/ai_n21313883/">http://findarticles.com/p/articles/mi_qa5344/is_200206/ai_n21313883/</a>		
	E83	FINISTAR, Providing FDIC Insured Funds as a Stable Source of Deposits to Commercial Banking Institutions, 16 Sheets, www.Finistar.com.		
	E84	Frost Bank, Member FDIC, Checking Accounts, 1 Sheet, September 19, 2003, <a href="https://www.frostbank.com/cgi-bin/ecomm/frost1/scripts/products/product_detail.jsp?BV_...">https://www.frostbank.com/cgi-bin/ecomm/frost1/scripts/products/product_detail.jsp?BV_...</a>		
	E85	Insured Cash Account Program Disclosure Booklet, LPL Financial Services, Linsco/Private Ledger, Member NASD/SIPC, 14 Sheets.		
	E86	In The Know, Important Information About Your Account, Smith Barney Citigroup, 2005, 6 Sheets.		
	E87	Letter From Joseph A. DiNuzzo, Counsel, October 20, 1999, FDIC, Federal Deposit Insurance Corporation, 1 Sheet.		

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E88		Letter From Roger A. Hood, Assistant General Counsel, July 16, 1986, FDIC, Federal Deposit Insurance Corporation, Legal Division, 1 Sheet.		
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E91		Letter To Mr. James E. Creekman, Group Vice President, From Oliver Ireland, Associate General Counsel, August 1, 1995, 4 Sheets.		
E92		Letter To Mr. Jonathan L. Levin, Esq., From Oliver Ireland, Associate General Counsel, October 18, 1996, 2 Sheets.		
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E94		Letter To Ms. Brenda L. Skidmore, Senior Vice President, From Oliver Ireland, Associate General Counsel, August 30, 1995, 4 Sheets.		
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E98		Merrill Lynch & You, January 2000, "Financial Services The Way You Want, When You Want Them," 4 Sheets.		
E99		Merrill Lynch, Pierce, Fenner & Smith Incorporated, "Information Statement," 2000, 12 Sheets.		
E100		Money Fund Report, Bank of New York Adds Insured Sweeps Option, Friday, May 3, 2002, The Reserve Funds, 1 Sheet.		
E101		Money Fund Report, Insured Cash Sweep Options Proliferate, Friday, June 1, 2001, The Reserve Funds, 1 Sheet.		

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	E102	Money Market Insight's, Goldman Sachs May Create Bank to Offer Insured Cash Sweeps, August 2002 Issue, 3 Sheets.	
	E103	MUNK, Merrill Makes New Push Into Traditional Banking, Dow Jones Newswires, January 3, 2003, 1 Sheet.	
	E104	O'BRIAN, "Money-Market Funds Suit Many Investors, But Proud Creator Frets About Extra Risk," Re-Printed From The Wall Street Journal, Monday, November 6, 2000, Dow Jones & Company, Inc., 2 Sheets.	
	E105	On Wall Street, Helping Brokers Build A More Successful Business, The Power of CASH, June 2002, 2 Sheets.	
	E106	On Wall Street, Helping Brokers Build A More Successful Business, Unusual Products For Unusual Times, May 2001, 2 Sheets.	
	E107	Online, www.usabancshares.com, Brave New World, 1999, 2 Sheets.	
	E108	Part: 2, Monetary Policy and Reserve Requirements, Subpart – Regulation D, Board Interpretations of Regulation D, Transaction Accounts – Linked to Time Deposits, Volume 1, Federal Reserve Regulatory Service, 2 Sheets.	
	E109	RING, National /Global, "Amex Spans The Globe in Retail Bank Buildup," November 27, 2000, 1 Sheet.	
	E110	Sweeping Your Firm Into FDIC Insured Deposits, Harken Financial Services, August 4, 2006, 8 Sheets.	
	E111	Testimony of Bruce R. Bent, CEO of The Reserve Funds, Before The Financial Institutions and Consumer Credit Subcommittee House Financial Services Committee U.S. House of Representative, Hearing On H.R. 758 and H.R. 859, March 5, 2003, 4 Sheets.	
	E112	The Depository Trust Company, B#: 3875, October 1, 2002, Settlement/Underwriting, From: Denise Russo, Director, Underwriting, 6 Sheets.	
	E113	The Insured Savings Account, Issuer Guide to Offering MMDAs Through Merrill Lynch, Merrill Lynch Money Markets, Inc., "Operational Guide To The Merrill Lynch MMDA Program 1986", September 1986 3 Sheets.	
	E114	The Reserve Funds, NJBA Endorses New Sweep Account Offers New Jersey Banks Deposit Growth, Retention, For Immediate Release, May 23, 2001, 1 Sheet.	

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